

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Gordon Lee DeFreese , Jr
Larissa Iris DeFreese
Debtors

Case No. 23-02855-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Jul 30, 2025

User: AutoDocke
Form ID: ordsmiss

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Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2025:

Recip ID	Recipient Name and Address
db/jdb	Gordon Lee DeFreese, Jr., Larissa Iris DeFreese, 107 Laurel Acres Rd, Milford, PA 18337-7657
5586173	CoverWallet, Inc., 1 Liberty Plz Ste 3201, New York, NY 10006-1404
5585154	Delaware Valley School District, 236 209 US-6, Milford, PA 18337
5585159	+ Hudson Heritage F C, 25 Rykowsky Lane, Middletown, NY 10941-4019
5585163	Optimum, 1 Ct Square W, Long Island City, NY 11101
5585168	+ Pike County Light & Power (PCLP), 105 Schneider Ln, Milford, PA 18337-7845
5585169	+ Pike County Tax Claim Bureau, 506 Broad St, Milford, PA 18337-1596
5585170	+ Prosper Funding LLC, 221 Main Street Suite 300, San Francisco, CA 94105-1909
5585176	U.S. Attorney, Middle District of Pa., 235 N Washington Ave Ste 311, Scranton, PA 18503-1533
5585179	Westfall Township, 102 Labarr Ln, Matamoras, PA 18336-2437

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: resurgentbknotifications@resurgent.com	Jul 30 2025 18:45:09	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
5585143	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 30 2025 18:40:00	American Honda Finance, Attn: Bankruptcy, PO Box 168088, Irving, TX 75016
5593246	Email/PDF: resurgentbknotifications@resurgent.com	Jul 30 2025 18:45:07	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5585141	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 30 2025 18:45:15	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
5585664	+ EDI: AISACG.COM	Jul 30 2025 22:42:00	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5598318	+ EDI: AISACG.COM	Jul 30 2025 22:42:00	Ally Capital c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5585142	EDI: GMACFS.COM	Jul 30 2025 22:42:00	Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416
5597063	+ Email/Text: bankruptcy@handelcarlini.com	Jul 30 2025 18:40:00	Anthony C. Carlini, Jr., Esq., 1984 New Hackensack Road, Poughkeepsie, NY 12603-4351
5585144	Email/Text: bk@avant.com	Jul 30 2025 18:40:00	Avant LLC, Attn: Bankruptcy, 222 Merchandise Mart Plz Ste 900, Chicago, IL 60654-1105
5585145	+ Email/PDF: MarletteBKNotifications@resurgent.com	Jul 30 2025 18:44:53	Best Egg, 1523 Concord Pike Suite 201, Wilmington, DE 19803-3656
5586172	Email/Text: bky@clicklease.com		

5585146	EDI: CAPITALONE.COM	Jul 30 2025 18:40:00	Clicklease LLC, 1182w W 2400 S, W Valley City, UT 84119-150
5585147	EDI: CAPONEAUTO.COM	Jul 30 2025 22:42:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5590522	EDI: CAPITALONE.COM	Jul 30 2025 22:42:00	Capital One Auto Finance, Attn: Bankruptcy 7933 Preston Rd, Plano, TX 75024-2302
5585148	+ EDI: JPMORGANCHASE	Jul 30 2025 22:42:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5585149	Email/Text: enotifications@santanderconsumerusa.com	Jul 30 2025 18:40:00	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850-5298
5597430	EDI: CITICORP	Jul 30 2025 22:42:00	Chrysler Capital, Po Box 660335, Dallas, TX 75266-0335
5585150	+ EDI: CITICORP	Jul 30 2025 22:42:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5592649	Email/PDF: bncnotices@becket-lee.com	Jul 30 2025 18:45:15	Citibank/Best Buy, Centralized Bk dept, PO Box 790034, St Louis, MO 63179-0034
5585152	^ MEBN	Jul 30 2025 18:37:28	Cornerstone, Po Box 82561, Lincoln, NE 68501-2561
5585153	Email/PDF: creditonebknotifications@resurgent.com	Jul 30 2025 18:45:34	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
5585155	EDI: DISCOVER	Jul 30 2025 22:42:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
5585979	EDI: DISCOVER	Jul 30 2025 22:42:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5585156	+ EDI: BLUESTEM	Jul 30 2025 22:42:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
5585157	Email/Text: argbsref@geico.com	Jul 30 2025 18:40:00	Geico, 1 Geico Plz, Bethesda, MD 20810-0001
5585158	+ Email/Text: GSBankElectronicBankruptcyNotice@googlemail.com	Jul 30 2025 18:40:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
5597064	+ Email/Text: jorge.minano@contacthf.com	Jul 30 2025 18:40:00	Heritage Financial Credit Union, 25 Rykowski Lane, Middletown, NY 10941-4019
5585160	EDI: IRS.COM	Jul 30 2025 22:42:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5594557	EDI: JEFFERSONCAP.COM	Jul 30 2025 22:42:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
5590821	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jul 30 2025 18:40:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5597386	Email/PDF: resurgentbknotifications@resurgent.com	Jul 30 2025 18:44:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5585161	+ EDI: LENDNGCLUB	Jul 30 2025 22:42:00	Lendclub Bnk, Attn: Bankruptcy Attn: Bankruptcy, 595 Market Street , Suite 200, San Francisco, CA 94105-2802
5585162	EDI: AGFINANCE.COM	Jul 30 2025 22:42:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
5585164	Email/Text: fesbank@attorneygeneral.gov	Jul 30 2025 18:40:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
5598312	EDI: PRA.COM	Jul 30 2025 22:42:00	PORTFOLIO RECOVERY ASSOCIATES, LLC,

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5585165	EDI: PENNDEPTREV	Jul 30 2025 22:42:00	POB 41067, Norfolk, VA 23541
5585166	^ MEBN	Jul 30 2025 18:37:29	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
5594917	+ Email/PDF: ebnotices@pnmac.com	Jul 30 2025 18:45:17	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
5596584	Email/PDF: resurgentbknotifications@resurgent.com	Jul 30 2025 18:55:52	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
5589857	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 30 2025 18:40:00	Resurgent Capital Services as servicing agent for, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5585171	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 30 2025 18:40:00	Santander Consumer USA, Inc., d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
5585172	+ EDI: CBS7AVE	Jul 30 2025 22:42:00	Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211
5585173	EDI: SYNC	Jul 30 2025 22:42:00	Seventh Ave, Attn: Bankruptcy 1112 7th Avenue, Monroe, WI 53566-1364
5585174	+ EDI: SYNC	Jul 30 2025 22:42:00	Syncb/Venmo, Attn: Bankruptcy, P.O. Box 965064, Orlando, FL 32896-5060
5585175	EDI: SYNC	Jul 30 2025 22:42:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5588518	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jul 30 2025 18:40:00	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5585177	^ MEBN	Jul 30 2025 18:37:22	U.S. Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
5595989	EDI: AIS.COM	Jul 30 2025 22:42:00	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
5585178	EDI: VERIZONCOMB.COM	Jul 30 2025 22:42:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
			Verizon Wireless, Attn: Bankruptcy Administration, 500 Technology Dr Ste 550, Saint Charles, MO 63304-2225

TOTAL: 49

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5585151		Citibank/The Home Depot, dept, St Louis,, Citicorp Credit Svcs/, PO Box 790034, Centralized BkMO63179
5585167		PennyMac Loan Services, LLC, Unit, Los Angeles,, Attn:, PO Box 514387, CorrespondenceCA90051
cr	*+	Ally Capital, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*	Clicklease LLC, c/o Becket and Lee LLP, PO Box 3002, Malvern, PA 19355-0702
5586174	*+	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850-5298
5597387	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Matthew K. Fissel	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com, wbef@brockandscott.com
Michael A. Cibik	on behalf of Debtor 1 Gordon Lee DeFreese Jr. help@cibiklaw.com, noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.com; cibiklawpc@jubileebk.net; cibiklaw@recap.email; ecf@casedriver.com
Michael A. Cibik	on behalf of Debtor 2 Larissa Iris DeFreese help@cibiklaw.com, noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.com; cibiklawpc@jubileebk.net; cibiklaw@recap.email; ecf@casedriver.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Gordon Lee DeFreese Jr.,

Chapter 13

Debtor 1

Case No. 5:23-bk-02855-MJC

Larissa Iris DeFreese,

Debtor 2

Order

Upon consideration of the Motion to dismiss the case, and having afforded notice and an opportunity for hearing,

ORDERED that the case is hereby dismissed as to both Debtors.

Notwithstanding the dismissal of this case, the court retains jurisdiction over timely requests for payment of compensation.

By the Court,



Mark J. Conway, United States Bankruptcy Judge

Dated: July 30, 2025

ordsmiss (05/18)